



CELEBRATE A YEAR OF SUCCESS

15

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1991 ANNUAL ACHIEVEMENT AWARDS

19

MARCH 5, 1992



Marketing

INDIVIDUAL ACHIEVEMENT AWARDS

Linda Blake

Senior Product Development Specialist, Marketing

In response to employers' desires for flexible funding arrangements for HMO products, Linda accepted the challenge to manage the implementation of a non-federally qualified HMO product line for BCBSF's HMO, Health Options. Linda demonstrated excellent coordination and creative problem-solving skills in resolving numerous issues surrounding the project. Through her successful efforts, BCBSF has increased enrollment by more than 5,000 new members.

Marianne Elden

Media Specialist, Public Relations, Marketing

Marianne coordinated with Senior Markets and Advertising to successfully generate record numbers of leads for BCBSF's expanded distribution of Advantage 65 and built rapport with 14 hospitals by positioning BCBSF as a helpful resource. She successfully managed four simultaneous product promotions of Advantage 65 in the Tampa Bay and Daytona Beach areas.

Eloise Erwin

Publishing Technologies Project Manager, Marketing

In 1991, Eloise moved Marketing and Sales Administration from a manual-based environment to an automated environment using the latest technology and methods to produce contracts, proposals and non-standard booklets and master contracts. Her achievements resulted in the unification of BCBSF, HMO and Life proposals using state-of-the-art techniques. She reduced administrative expenses, improved customer service and increased production.

Brenda Ewing

Senior Group Underwriter, Direct Sales, Marketing

In 1991, Brenda was directly involved in the training of more than 30 General Agencies, underwriting more than 600 groups of two to nine people and approving more than 500 groups, which produced more than \$3 million in new annualized premiums. She leads by example and fosters a sense of hard work, pride in the job and teamwork. She is an invaluable asset to the unit, the department, the division and BCBSF.

Maureen Munro

Corporate Marketing Specialist, Marketing

Maureen developed a marketing program to target qualified leads for the Over 65 markets during 1991. Through her careful research, she was able to achieve a cost per sale below the financial target. Maureen streamlined the implementation process for marketing programs, shortening normal timeframes by weeks. In addition, she negotiated with vendors to obtain pricing that saved in excess of \$20,000. As a result, sales exceeded goal at a cost below expectations.

Bill Simek

Director, Senior Markets, Marketing

Bill Simek provided the sound planning and leadership talents fundamental to the success of Advantage 65, a managed care product for the senior direct pay market. Favorable contracting allowed BCBSF to market the product at a price 23 to 33 percent below Prudential/AARP. The reduced price contributed to a decline of the Pru/AARP Medicare supplemental contract base by 7.5 percent from July, 1990, to July, 1991. By contracting with the "hospitals of choice" in each market, Advantage 65 offers consumers an attractive alternative to the Humana network. Bill's enduring optimism, winning attitude, persistence and effectiveness were an inspiration to every team member. He exhibits team leadership at its best.

Finance

INDIVIDUAL ACHIEVEMENT AWARDS

Patricia A. Adams

Accountant, Finance

In her responsibilities for InterPlan Bank, Pat used her interpersonal, communication and research skills to collect more than 99 percent of overpayments through the request refund process. Pat is innovative in her approach to complex issues related to the InterPlan Bank environment, and she adapts well to ongoing business changes. Her willingness to spend the time required to achieve the objectives of the department has gained her the respect and admiration of her fellow employees.

Nancy Alexander

Project Consultant, Finance

Nancy coordinated the design of financial controls and reporting for the Florida Comprehensive Health Association. She provided leadership and hands-on effort in identifying, analyzing and resolving more than 55 accounting issues. Nancy's ability to work with and for others and her competence in assuming responsibility and leadership roles as needed, make her a valuable resource in realizing corporate goals.

Tina Bickel

Sr. Internal Auditor, Finance

Tina displayed outstanding performance as a member of the Internal Audit staff. She acted as a liaison between IRS and State of Florida auditors and BCBSF management. Her efforts reduced potential liability of up to \$2.6 million to a settlement of \$235,000. Her communication and coordination skills have been crucial to the success of the West Coast Region's Managed Health Care System post-implementation review.

Frank Liou

Senior Statistical Research Associate, Finance

Frank used his excellent technical skills, his ability to design conceptual system models, and his commitment to success to fulfill business requirements for the Statistical/Information Services Department which were not supported by existing information systems and coding schemes. Frank is creative, organized, and diligent in his approach to each challenge.

Deanna McDonald

Supervisor Finance, Finance & Actuarial

In addition to performing her normal duties in the Financial Reporting area at an outstanding level, Deanna had key roles in the Standard & Poor's, Deferred Acquisition Costs, Entry Age Reserve, Finance Organizational Assessment, and Post Retirement Benefits work groups. She exhibited strong analytical, communication and coordination skills in addition to a dedication to excellence in each of these endeavors. Deanna has gained a reputation for excellence and has enhanced the image of the Finance division.

Rich Pratesi

Senior Actuarial Analyst, Finance

Rich is the primary data support person for the Over 65 Direct Pay business. He is responsible for collecting correct, appropriate information on 228,000 subscribers using complex calculation rules and manipulation skills. Without his knowledge and expertise, BCBSF could not analyze and draw correct conclusions about this important business segment.

Dennis Smith

Director, National Finance/Corporate Receivables, Finance

In 1991, Dennis led the development of a Corporate Credit and Collection Policy exhibiting leadership and effective communication and coordination skills. As leader of the National Account work group, Dennis made significant contributions to the strategic analysis and business plan for the National and Corporate Market segment team and to major corporate issues outside his normal functional responsibilities.

Dan Thomas

Financial Analyst, Finance

As part of a large effort to improve planning and performance reporting, Dan developed a completely new reporting system for his market segment using the capabilities of the new finance system. Dan exhibited strong leadership and organizational skills in meeting the needs of the market segment. Dan sets high performance standards, is a dedicated worker and possesses high ethical and professional standards.

Government Programs

INDIVIDUAL ACHIEVEMENT AWARDS

Joe Baker, III

Reimbursement Specialist, Medicare A

Joe helped reduce BCBSF's average overpayment collection time from 28.5 to 17.5 days. He was also responsible for implementing a cash advance program which made emergency payments of \$39 million dollars to 127 providers. His systems efforts improved internal controls and helped enhance customer service to providers. Joe's leadership qualities were exemplified by his calmness under fire, his dedication to excellent service and his support for his co-workers.

Lynn Esposito

Manager, Medicare Reimbursement, Medicare B

During the past year, Lynn led the Medicare B Reimbursement Department to outstanding achievements in preparing and implementing the Medicare Physician Fee Schedule and other Physician Payment Reform initiatives. She demonstrated excellent leadership skills with technical staff, her peers and higher levels of management. Without her effective planning and staff development, the results would not have been as successful.

Brenda Francisco

Financial Analyst, Medicare A

Brenda's performance enhanced internal financial monitoring reports and understanding of how to manage the HCFA budget process. Brenda's skills were evident in her work on the Cost System work group, the FY 1988 and FY 1990 Medicare Administrative expense audit and numerous special projects. Brenda has a positive influence on departmental employees, peers and others as a result of her work habits, "can do" attitude and acceptance of superior customer service as an individual responsibility.

Loretta Johnson

Manager, Financial Services, Medicare B

Since assuming management responsibility for Medicare B's Financial Services area, Loretta has demonstrated exceptional management and leadership skills resulting in significant operational improvements. Through implementation of well-conceived operational plans and development of standard operating procedures, Loretta and her team reduced the Financial Inquiries Overpayment inventory from 64 to 5 work days in only seven months. Loretta's planning ability, execution and control of many simultaneous priorities resulted in her team's success. She creates an environment of trust and understanding with her staff.

Kathy Towns

Senior Consultant, CPEP, Medicare A

During 1991, Kathy assumed responsibility for the Contractor Performance Evaluation Program (CPEP). In this position, she analyzed current operations for strengths and/or potential weaknesses. Through her thorough internal audit and her creative problem solving, Kathy suggested innovative procedures to improve CPEP that were implemented in 1991. Her objective approach and effective communications were instrumental to the Provider Audit and Reimbursement Department achieving 100 percent of CPEP points in 1991.

Nichollette Warner

Senior Operations Analyst, Medicare B

Nicci provided excellent technical leadership in creating and implementing a method of tracking cost-avoided savings, thereby reducing MSP claims processing time from 75 to 45 days. Maximum CPEP points were achieved for this timeliness standard. Nicci played a major role in the development of systems specifications and work processes for the implementation of the MSP Common Working File (CWF) auxiliary file. She also developed a PC data base to track and quantify potential MSP overpayments to ensure refunds were requested in a timely fashion.

Frances Watkins

Manager, Medical Provider Education, Medicare B

Fran Watkins played a major role in Medicare Part B's highly successful physician education program on the implementation of Physician Payment Reform (PPR). She traveled throughout the state to present important educational programs to physicians, office staffs and professional associations. Over 93 percent of the people attending Fran's seminars rated her presentations good or better. The quality and usefulness of Fran's efforts have been recognized on many occasions by our customers in dozens of letters of praise.

Linda Wilchar

Supervisor, Systems Management, Medicare B

Preparation for the correct and timely implementation of Physician Payment Reform (PPR) was Medicare Part B's most significant challenge for 1991. As a supervisor in System Management, Linda worked effectively with her team to plan and execute "file update" activities. The exceedingly high quality of the data files prepared by Linda and her team was validated by the ease with which the new PPR payment rules were implemented January 1, 1992. The implementation of this major change was virtually transparent to Medicare Part B's operational areas and customers have actually called to acknowledge the success of the PPR implementation.

Myra Wilson

Systems Coordinator, Medicare A

Myra's outstanding coordination and communication skills were apparent in her work on Medicare A's Common Working File. Myra's technical expertise and efficient monitoring of critical systems reports are valued by everyone in Medicare A. Myra positively influences everyone with whom she comes in contact, and she exemplifies the standard of superior customer service.

Human Resources

INDIVIDUAL ACHIEVEMENT AWARDS

Carol Corn

Senior Compensation and Benefits Analyst, Human Resources

Carol managed the presentation of the 1991 Compensation Program proposals, production of the related briefing book and communication of the program to management and employees. She also conducted a job audit and pricing study of all positions in the IS&O area. The development, implementation and communication of the Corporate Compensation Program have a direct impact on labor costs and employee morale and Carol's efforts produced one of the finest programs of this type in recent history. She is a role model in the division and is widely respected for her skills and aptitudes.

Paulette Eison

HRIS Consultant, Human Resources

During the implementation of a new Payroll/Human Resources software system, Paulette played a key role in the preparation phase and has continued to provide a link between Human Resource users and IS&O. Without her dedication to HR users, accurate employee data would not have been available for many key efforts such as the development of new salary ranges, Pay-for-Performance Charts, Performance Dispersion and Merit Budget Expenditures reporting. Paulette's leadership, communication and problem-solving skills are outstanding. She is a role model for any employee to emulate in providing excellent customer service.

Jeanie Gilbreath

Senior Training and Development Specialist, Human Resources

Jeanie successfully planned, designed, implemented and evaluated the Partners in Achievement Program. The company/school partnership generated positive community visibility for BCBSF. Jeanie demonstrated tireless commitment to the project and worked in a participative and positive manner to solve problems while maintaining the enthusiasm, motivation and optimism of everyone involved. She marshalled the necessary resources across functions and motivated others to believe in the project as much as she did.

Karen Morris

Employee Services Specialist, Human Resources

Karen was responsible for the overall administration, coordination and operational support of the BCBSF United Way fundraising campaign. Karen's efforts were a major contributing factor to the success of the campaign, which greatly exceeded expectations and resulted in employee pledges of more than \$445,000. Her creativity, communication and presentation skills helped energize the 68 rallies held around the state to inform employees about the United Way. Not only did the United Way agencies benefit from the campaign's success, but BCBSF and its employees also received widespread community recognition as caring, involved corporate citizens.

Health Care

INDIVIDUAL ACHIEVEMENT AWARDS REGIONS

Marina Blanco

Claims Supervisor, West Coast Operations

During the difficult conversion to Managed Health Care System (MHS), Marina's outstanding efforts and strong leadership ensured reduction of a 10.5 day backlog to 5.9 days, making the West Coast Region's HMO claims processing time the shortest of any region. Marina demonstrates a willingness to go above and beyond job requirements to ensure the best possible service for members and providers. Her leadership, outstanding team spirit and dedication to the region and the corporation set an example for others.

Victoria Bloodworth

Manager, Northeast Region

In managing provider contracting and service, Victoria was instrumental in developing the first all-specialty capitation program. Victoria exhibits an open management style that encourages creative problem solving and innovative methods to contract with providers. She coordinates effectively with all areas to ensure that the programs are successful for customers, providers and BCBSF.

Mark Bloom, M.D.

Associate Medical Director, Southern Region

Mark has contributed to the overall success of the Medical Department by providing support, expertise and leadership to all medical areas. He provided stability and cohesion to Utilization Management and Quality Management and also expanded his involvement in professional services, contracting and audit. He has consistently fostered and maintained a cohesive and cooperative atmosphere that resulted in an excellent, quality-oriented work environment.

Deborah Boutwell

Provider Relations Mgr., Northwest Region, Medical Services

In 1991, Deborah developed the first "value added" network for Health Options, contributing to Pensacola's positive marketing results. She acted as the team leader during Payment for Professional Services rollout and the development of the region's Optometry and Free Standing Psych and Substance Abuse networks. She also maintained a positive and professional demeanor that earned her the respect of her colleagues.

Irene Martinez-Esteve

Individual Benefits Manager, Utilization Management, Southern Region

Irene was instrumental in obtaining lower home health care rates for the Alternative Delivery System Network. She is committed to her patients and routinely gives out her home phone number because she believes she has an obligation to help her patients whenever they have difficulties. Irene is recognized for her motivation, her willingness to pitch in whenever needed and her determination to save money for BCBSF while maintaining standards of quality.

Grace Ignico

Healthcare Auditor, West Coast Network Management

Through her leadership skills and emphasis on participative management, Grace led the prepayment screening process for the West Coast. The savings generated by the project were more than double projections. The effort helped reduce medical costs and added to the region's profitability. The region and the corporation commend Grace for her leadership and dedication and for the excellent results achieved through the prepayment review program.

Linda Lamb

Manager of Financial Planning, West Coast Region, Finance

Linda's performance was outstanding in the 1991 planning process and the MHS (SEAKO) system conversion. She spent many hours in guiding all the region's departments through the planning process. The region continued to enhance the MHS system after the November 1990 conversion and Linda was instrumental in communicating necessary improvements. She also coordinated with the MHS team and Corporate Finance to ensure appropriate financial systems were developed and enhanced.

Sharon Macomber

Provider Auditor, Northwest Region

During 1991, Sharon initiated the first outpatient hospital audits performed in the Northwest Region. The audits resulted in a total refund to the corporation of \$320,669. Thanks to her work educating providers during the audit process, payout is expected to be less for future audit periods. Sharon's persistence and unwavering commitment to excellence were key to these outstanding results.

Brad Myers

Analyst, Northwest Region, MIS

Brad developed an analysis team that can produce desired analysis for virtually any requirements. Through the process of developing the Layered Analysis Program, Brad demonstrated his superior skills at innovative problem solving. He has demonstrated effective communication skills, and the quality and content of his work have been outstanding.

Gregg Nelson

Provider Contract Manager, Central Region

Responsible for negotiating contracts with a number of sole provider hospitals, Gregg's challenge is more difficult than most. Determination, mixed with excellent negotiation skills, enabled Gregg to reduce the cost of regional inpatient care for all lines of business, saving more than \$2 million.

Elaine Remark

Manager, Utilization Management & Quality Management, Central Region Medical Services

Elaine led the Central Region Utilization Management Department in an intense effort to improve its operation, which directly affected the region's profitability. Elaine restructured her staff into team assignments, designed and developed an automated utilization review hospital log, reorganized the referral management and appeals processes and trained her staff to exercise different review practices, techniques and strategies. Elaine exemplifies leadership abilities and professionalism. Her work resulted in a 20 percent reduction in hospital utilization as well as minimal increases in overall Central Region medical costs.

Deborah Rosendale

Manager, Services & Administration, Northeast Region

Using her organizational and participative management skills, Deb created standard office procedures, checklists and checks and balance systems to streamline the existing marketing administrative process. In addition, she led the regional work group that produced the Screaming Eagles 1991 kickoff. She has been a major contributor to the Northeast Region and possesses the character and skills that deserve recognition.

Shelly Spivack

Government/Community Affairs Liaison, Southern Region

Shelly not only has helped raise the company's visibility in South Florida through normal involvement in various community boards and service organizations, but she was also instrumental in the sponsorship of the Dade Public Education Fund dinner, which involved Governor Lawton Chiles. She also secured a coveted sponsorship opportunity for the Orange Bowl activities, including a title sponsorship of the Orange Bowl 10K Run. Shelly was involved in the efforts to retain the State account and worked to strengthen key legislative relationships at local and state levels.

Glenn Utt

Healthcare Auditor, Central Region Planning & Analysis

Glen was responsible for hospital audit recoveries totalling nearly \$1 million — 153 percent of the original goal for 1991 hospital audit recoveries. The audits also provide a level of education to the hospital that may prevent practices that lead to unnecessary BCBSF reimbursement.

HEALTH SERVICES

Karen Earle

Project Manager, Health Services

Karen made significant contributions to the successful implementation of the Payment for Professional Services program (PPS). She assumed responsibility for many aspects of PPS and accomplished results beyond project expectations. She set high standards for herself and the personnel she directed during the physician solicitation process. Karen's direct reports produced high-level results and commended Karen for her management skills and style. She consistently developed innovative and creative solutions to overcome any possible barriers to success.

Billy Jones

Manager, Program Management, Health Services

Billy played a significant role in the successful implementation of the Payment for Professional Services program. Billy consistently displayed excellent leadership abilities in carrying out his responsibilities. Billy is viewed as a team player, concerned for the well-being of the corporation and the individuals with whom he works. Through innovation, creativity and hard work, he was able to consistently achieve results beyond expectations.

John L. Kelley, Jr.

Health Industry Analyst, Program Management

John Kelley served as Program Management's project leader for the Outpatient Payment Program initiative. This initiative had several goals, all of which were achieved in a timely and high-quality fashion due to John's efforts. The project increased BCBSF's competitive advantage. John's leadership, hard work and dedication were instrumental to the success of the project. John exceeded expectations and demonstrated tremendous dedication to achieving positive change for the organization.

Dawn Thompson

Project Manager, Health Care Services

Dawn assumed a leadership role in developing and implementing the Healthy Addition Prenatal Education program. This effort required extensive communication and coordination and the ability to identify and resolve barriers in an organized manner. Dawn also exhibited a high level of commitment and leadership that was critical to the successful implementation of this new program.

FLORIDA COMBINED LIFE

Dave Helphrey

Agency Regional Director, Florida Combined Life

Dave's regions produced 57 percent of all new FCL premiums written in 1991. Dave consistently maintains excellent relationships with sales representatives, managers and others. He has given time, energy and dedication that resulted in outstanding production for the company. In recognition of his achievements, Dave's peers selected him as FCL's employee of the year for 1991.

Debra Sanders

Manager, Policyholder Services

On her own initiative, Debra developed new policy issue procedures for both FCL and BCBSF Membership and Billing and personally trained both organizations' staffs in life data needs and procedures. The combination of good procedures, thorough training and improved work relationships between FCL and Membership and Billing reduced data errors by approximately 70 percent. Her efforts greatly improved coordination and work relationships between FCL and Membership and Billing.

Private Business Operations

William M. Arehart, Jr.

Project Manager, Contract Automation, Direct Markets

In managing the Contract Automation project, Bill developed a strong, cohesive team and provided leadership in forging agreements on major shifts in organizational and technical direction. He was able to negotiate successful compromises among areas with differing interests and helped move the organization to fundamental changes in its business processes. During this project, Bill has been persistent in overcoming barriers, providing positive issue resolution as well as communicating progress and solving problems to keep the project on task. He never fails to exhibit patience, courtesy and consideration for his team members and others in the organization.

Roberta Crane

Methods Analyst II, Purchasing and Services Administration

Bobbie has been a tremendous asset to the Dunn and Bradstreet System (DBS) Finance Project, the Planning and Budget Department and the Facilities and Office Services Division. She was responsible for developing a stand-alone inventory system for the Stock Department, which enhanced efficiency and realigned the data base for conversion to the DBS system. From system requirements to the implementation phase, she was responsible for many of the most impressive achievements in Purchasing and Services.

Vikki Egerman

Audit Team Facilitator, State Account Operations

In addition to Vikki's responsibilities in facilitating the State Account Operations Audit Area, Vikki also managed the training of 33 new hires and the organization of the Training Task Team. She facilitated an ad hoc group of staff members, trainers and auditors to develop and conduct all training on the new claims and customer service processing system. Through her efforts, Vikki maintained a positive attitude and commitment to achieving the project objectives. She is a team player, a positive influence and an excellent role model for others.

Ellery Ellis

State Account Regional Team Facilitator, State Account Operations

Ellery has worked with his regional team to improve performance through quality and productivity enhancements. Ellery worked to develop a work flow map that helped identify enhancements and procedural changes for State Account Operations. Ellery modeled participative management skills in developing personal performance profiles and team goals for his team members and in facilitating conflict resolution.

Patsy Gammons

Supervisor, Central/Western Div., Direct Markets Operations

Patsy's results are indicative of her personal dedication, loyalty and commitment to quality and customer service. Patsy was a major contributor to the success of Senior Market claims achieving 100 percent of goal. Patsy's team achieved 91 percent of enrollment timeliness goals and 97 percent of income allocation goals. She typifies the qualities of cooperation, professionalism and dedication that are critical to attaining the corporation's goals and objectives. Patsy has set a standard of excellence for others to follow.

Deborah Gardner

Supervisor, Special Customer Services, Direct Markets

Debbie is recognized for her outstanding management of the Special Customer Services Unit. Debbie's unit achieved 95 percent of its goals—a record. She consistently demonstrated her exceptional ability to motivate, facilitate and guide the efforts of those reporting to her to achieve the unit's customer service objectives. Her skills in problem resolution and her genuine and caring nature earned her the admiration of her peers, her staff and other levels of management.

Laura Geisel

Operations Effectiveness Analyst, Local Group

Laura assumed responsibility for the maintenance and upgrading of CORE I reports for all of PBO, and provided Operations Effectiveness support to Northwest Region Operations. Laura served as project manager of the CORE I report project and as a member of the CORE II development team. In addition, she has been actively involved in the development of the prototype management plan, goals and objectives. Her contributions far exceed the daily outstanding performance of her responsibilities.

Jackie Gilio

Operations Effectiveness Analyst II, Local Group

During 1991, Jackie played a key role in implementing the on-line suffix file for Local Group. The project allowed access to the most current contract benefits, and helped Local Group realize a cost savings of over \$100,000 annually. Thanks to Jackie's dedication, 750 Local and Direct suffixes were converted and the project was implemented on time. She played an instrumental role in identifying problems and improving the quality of the service provided to customers.

Rhonda Hall

Operations Analyst II, State Account Operations

During 1991, Rhonda served as the project manager for Dependent Verification. She coordinated development efforts among the Department of State Insurance, National/Corporate Systems Support and the Regular Business Membership System Team. She also served as a facilitator for the Zenger-Miller program and as the State coordinator for the on-line suffix code project. She is well respected by her peers and teammates and continues to be an asset to State Account Operations and BCBSF.

Sue Harley

Supervisor, National/Corporate Operations

In 1991, Sue supervised the Institutional Service unit as well as training and support units. During this time, she successfully managed both roles, achieving 100 percent of the Institutional Service area's goals while ensuring that area training needs were met. She has been instrumental in coordinating the FEP's move from a transaction-based examiner to a knowledge-based worker concept. Sue demonstrates leadership capabilities through her day-to-day activities and she is recognized by her peers as a leader.

Rebecca Huber

Project Consultant, IS&O

Becky exhibited outstanding leadership skills in guiding her team toward implementation of the Dunn and Bradstreet Inventory, and Purchasing and Shipping and Receiving systems. These systems provide benefits to the company in procuring goods and managing a \$1 million inventory and also create a foundation to manage future business needs. Through this project, Becky experienced tremendous personal leadership growth and gained project management, communication and problem-solving skills.

Walter James

Business System Consultant, IS&O

Walter was key in gaining and implementing claims processing business with Toronto, Canada. The business relationships he built were important to the success of the Canadian/BCBSF partnership for vacationing Canadians. He was a focal point for the development team, coordinating and supporting all efforts to ensure quality and thoroughness. Without his involvement and participation, the project would not have been implemented in such a timely manner.

Randy Kammer

Assistant General Counsel, Legal Affairs

Through Randy's efforts, the Florida Department of Insurance modified the National Association of Insurance Commissioners Model Regulations allowing an exemption for companies which pay low commissions for Medicare supplement products. The positive financial impact of this change will be most significant in the future. Randy's work with the DOI, her expertise on public policy and her professional relationship with Health Care Financing Association officials enabled her to achieve this unique advantage for BCBSF.

Cindy Kelly

Manager, Statistical Product and Rate Administration

Cindy is recognized for her outstanding contribution to the corporation through her efforts in the acquisition, design, implementation, conversion and maintenance of BCBSF business to the Regular Business Membership System (RBMS). Cindy demonstrated leadership skills in coordinating, communicating and establishing solid business relationships with a multitude of stakeholders. Cindy's commitment to excellence during RBMS implementation sets an example for each BCBSF employee.

Leanne King

Director, Local Group Market Operations

Under Leanne's leadership, Group Enrollment and Billing substantially improved all performance goals. At the same time, the staff completed implementation of the RBMS system and regionalization of each unit. They also implemented COBRASERV and completed the transfer of business to National/Corporate Accounts. Leanne's performance has been outstanding and her personal leadership has helped transform Membership and Billing to an area that practices participative management and employee empowerment, while achieving improved business results for customers.

Patricia Lauramore

Subrogation Coordinator, National/Corporate Operations

Patsy's primary responsibility is to protect the corporation's interest through recoveries involving third party liability. This is a major cost containment program for the corporation and Patsy administers this program for all three market segments—Local, Direct and National/Corporate. Patsy's subrogation efforts resulted in recoveries of \$1,337,870. This is an all-time record high for subrogation recoveries and exceeds the previous year's recoveries by 51 percent.

Saprina Lewis

Senior Systems Analyst, IS&O

Saprina provided leadership for the Front End Document Control project. She creatively overcame technical barriers that could have prevented implementation. Saprina did an outstanding job of working directly with the Operations project team members and effectively coordinated system changes with Local MST users to ensure that the goals of the project were realized. She is respected by her peers and is recognized as a team player.

Willetta Liptrot

Operations Effectiveness Analyst, National/Corporate Operations

Willetta served as project leader in the on-line documentation project, involving the conversion of approximately 800 National/Corporate Benefit Suffix Codes from paper to an on-line application. She used her technical training and contract benefits training to produce an excellent result. In coordination with IS&O and contract programmers, Willetta handled all details of the project from planning to detail testing. Willetta's perseverance through a long and detailed task contributed significantly to the progress made in National/Corporate Operations in 1991.

Jackie McCurdy

Operations Coordinator, State Account Operations

Jackie assumed leadership planning and editing a video for the Division of State Employees Insurance (DSEI). The video helped BCBSF establish a cooperative working relationship with the new DSEI and DOA leadership and earned praise from key DSEI officials. In all initiatives, Jackie's positive attitude and willingness to overcome barriers is a model and an inspiration to others. Jackie is a critical link with the State customer. On a daily basis, she makes a significant personal contribution to the smooth relationships between BCBSF and the customer.

Laura Osburnsen

Project Leader, Direct Markets

Laura has done an outstanding job in all her activities at BCBSF, but her most notable contribution has been as project leader for the Performance Education Program. The program centers around providing a learning environment for employees to learn not only technical skills, but also to network with their peers through group exercises and assignments. Laura has demonstrated a sincere, caring attitude in every endeavor. She has a professional demeanor, strong skills, creativity and innovation that produce results.

Thomas Pobgee

Associate Counsel, Legal Affairs

In 1991, the case management program saved approximately \$13.4 million. This outstanding result could only be achieved through teamwork. The instrumental role Tom played on that team required legal experience, a working knowledge of the program, the provider network, and subscriber/member contracts, as well as risk management implications. Tom's knowledge, together with his superior ability to integrate and appropriately value and analyze numerous concerns in the decision-making process, were invaluable to the success of the program.

Clay Robertson

Manager, Membership & Billing, Local Group

Clay successfully completed several key activities that were performed in addition to his routine leadership responsibilities in Local Group Membership and Billing. These activities include continuous improvements in corporate delinquency (an average reduction of \$1.7 million for the year) and serving as a QWL facilitator for Local Group Operations. Clay is commended for his commitment to Local Group Operation's success in all areas, while working at all levels to assist in BCBSF's continued growth.

Ed Sullivan

Supervisor, Micrographics, Local Group

With the February, 1991 transition of Micrographics leadership from IS&O to Local Group, Ed provided technical expertise, energy and tireless support to the change process. The results, which benefit all market segments, include significant overtime reduction in addition to cycle time improvement and human organization successes.

Robert Umbreit

Systems Analyst II, IS&O

Robert initiated research to convert automated claims submissions from a Texas Instruments Minicomputer network to the corporate IBM computer-based network. Bob developed plans, modified program codes, coordinated telecommunications changes, updated end-user documentation, and trained many of the affected users. The end result was a successful project completion and an annual savings of \$500,000.

Robert Vance

Senior Methods Analyst, National/Corporate Operations

Bob was instrumental in developing unique solutions that improved quality and productivity in all areas of FEP Operations and all other National Corporate Operations subsegments. Among his most significant achievements was the development of FEP1, an automated attendant now handling over 3,000 calls per month. Bob was asked to present the program results to the BCA National Work Measurement Group. Bob is creative and innovative and demonstrates leadership as well as technical competence.

Shirley Wilkinson

Senior Operations Analyst, Direct Markets

As a member of the Membership and Billing Department, Shirley is widely relied upon for problem identification, analysis and resolution. Shirley has acted both as a catalyst and leader for continued improvement within the department. The consummate team player, Shirley demonstrates a willingness to help and is dedicated to achieving process and system improvements within Direct Market Operations.

TEAM ACHIEVEMENT AWARDS

MEDICARE B CLAIMS SUSPENSE AREA

In support of CPEP goals for 1991, the Claims Suspense area met or exceeded all divisional expectations. These accomplishments were achieved through a team effort led by the management staff and supported by operations and project management. The team's support of individual creativity, innovation and personal commitment to "Doing The Right Thing," as well as their participative approach to addressing issues, truly enhanced their efforts to achieve these goals.

UNITED WAY STEERING COMMITTEE

The 1992 United Way fundraising campaign was a total success, achieving a \$200,000 improvement over 1991's campaign and setting new records of involvement, support and participation. The committee was well organized and followed innovative problem-solving techniques to identify goals and create effective action plans. Progress was monitored closely, and team members were responsible and timely in completing their assignments. The campaign communications were excellent and combined a variety of techniques including graphic design, video production and face-to-face presentations. The communications helped achieve maximum understanding and acceptance by the audience.

STATE ACCOUNT RFP RESPONSE TEAM

This group developed strategic recommendations for product, pricing, bundling of services and regional bidding, among others, to retain the State contract. The group developed detailed analyses on the internal processes and costs, and on information that could be gathered about potential competitive bidders and their strategies. The group worked to identify key decision-makers and strategies for improving relationships with these key decision-makers.

SHARING OF SAVINGS WORKGROUP

This group worked tirelessly to overcome internal, Association and other Plan barriers to ensure that an appropriate portion of the savings generated from provider differential programs are retained. This project was specific to processing National Accounts and InterPlan Bank claims, but it laid the groundwork to expand to other types of business. Due to extensive work on the national level, sharing savings is now accepted in National Accounts business, and will become the norm for the new Out-of-Area Program. The workgroup's results have been truly impressive.



CARL J DEMERY
FIN'L PLNG&PERF
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